IN THE CLAIMS

This listing of the claim will replace all prior versions and listings of claim in the present application.

Listing of Claims

Claims 1-9 (canceled).

10.   (currently amended)A processing system for providing services from a plurality of service providers to a plurality of service users, said processing system comprising:

a car mounted terminal provided for each service user to permit said service user to input user inputs and to display data;

a service providing management unit, coupled to said car mounted unit by a network, for processing by concluding agreements of service offerings from said service providers to said service users to which an-offers of services is-are performed, receiving an application from a service user using said car mounted terminal who desires a service offering , recording necessary personal data of the service user from said apparatuscar mounted terminal, processing a registration based on said necessary personal data of the service user as payment of desired services, and-processing of receipt of a lump-sum or periodic use fee from the service user, processing of issuing a point card for the service user in which the personal data of the service user and a point value corresponding to the received use fee are recorded,

wherein said service providing management unit comprises:

a car use service management unit for, in response to a car use service application from a service user registered by said service providing management unit, processing by collectively presenting types of cars to said

service user, at the same time or after the car type presentation, processing by presenting considerations in point values with regard to a use period for every car type presented to said service user, processing of accepting a car use application in which a car type is specified which the service user desires to use among the presented car types and a use period of the car is selected, processing of requesting a service provider to provide a service in which the type of car is specified and the use period thereof is selected by the service user, processing of receiving a report from the service provider that the car use service has been completed, and processing of deducting the point value corresponding to the offered service from the point value owned by the service user,

a car insurance ~~other~~ service management unit for, after performing the processing of accepting a car use application in which car type is specified which the service user desires to use among the presented car types and a use period of the car is selected, processing by presenting types, contents and use period of car insurance services with regard to the car selected by the service user, at the same time when or after presenting the types, contents and use period of the car insurance services, processing of presenting considerations in point values of the types, contents and use period of the car insurance services, processing of receiving a use application of car insurance service which is voluntarily selected by the service user regardless of the type and use period of the car which the service user receives as the service offer, processing of requesting the service provider to provide the car insurance service which is selected by the service user, processing of receiving a report from the service provider that the car

insurance service has been offered, and processing of deducting a point value

corresponding to the offered car insurance service from the point value owned

by the service use user is performed, and

a car other service management unit for, when the service user

receives a car use service, processing by presenting different kinds of

services other than car use and car insurance services which are available

only for the service user receiving car use service by making use of said car

mounted terminal of the car now being used, at the same time or after

presenting the different kinds of other services, contents thereof and use time

thereof, processing of presenting considerations in a form of point value with

regard to the kinds of other services, the contents thereof and the use time

thereof, processing of receiving a use application of the different kinds of

other services and the use time thereof which is set by the service user within

the remaining point value of the service user, processing of requesting a

service provider to provide another service selected by the service user,

processing of receiving a report from the service provider via the car mounted

terminal that the other service has been provided, and processing of

deducting a point value corresponding to the other service being provided

from the point value owned by the service user,

wherein said service user is not required to buy and own a car and can

freely change the type of car used under the car use service as well as modify

the contents of the car insurance service on the car used under the car use

service depending on use conditions of the car,

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wherein during a period when the service user does not use the car, the service user is free to terminate the car insurance service for the period, and

wherein when the car insurance service on the car used under the car use service has been terminated by the service user, a remainder of the points credited by a predetermined amount of payment increases and points that will not be used due to the termination of the car insurance service can be freely used for the different kinds of services, managed by said car other service management unit, other than the car use and car insurance services.

Claims 11-13 (cancelled).

14. (original) A processing system for providing services according to claim 10, wherein the kinds of car include a car manufacture, models/type, displacement volume, grade and body color.

Claim 15 (canceled).

16. (original) A processing system for providing services according to claim 10, wherein the use period of the car is a time interval in which the service user occupies and uses the car.

Claims 17-19 (canceled).